

Form RF-1
Rev. 4/96

Contact Person: Maria Papagjika
Signature: _____
Telephone No: 301-986-3792

N	Apply Lost Cost Factors to Future Filings? (Y or N)	
29.5%	Estimated Maximum Rate Increase for any Arkansas Insured (%)	<u>Corresponds to Question 3 on RF-2 or RF-WC</u>
-40.1%	Estimated Maximum Rate Decrease for any Arkansas Insured (%)	

SEE EXHIBIT 5.1 FOR THE BELOW

	Rate Change Hist			AR Earned	Incurred	Arkansas	Countrywide	A. Total Production Expense
Year	Policy Cnt	%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio	B. General Expense
2001	6,060	4.6	5/7/2001	7,482	5,783	77.30%	72.90%	C. Taxes, License & Fees
2002	6,187	-0.4	10/7/2002	7,548	5,571	73.80%	71.60%	D. Underwriting Profit &
2003	7,120	0.0	12/15/2003	8,511	6,074	71.40%	70.10%	Contingencies
2004	7,804			9,740	6,343	65.10%	63.80%	E. Other (explain)
2005	8,693			10,723	6,068	56.60%	61.50%	F. TOTAL